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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: OUTTEN III, ALLEN EARL
 OUTTEN, HELEN MARGARET

§ Case No. 18-81261

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on June 13, 2018. The undersigned trustee was appointed on September 12, 2018.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 5,200.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>15.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>

Leaving a balance on hand of¹ \$ 5,185.00

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 11/23/2018 and the deadline for filing governmental claims was 12/10/2018. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,270.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,270.00, for a total compensation of \$1,270.00.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/21/2019 By: /s/JAMES E. STEVENS

Trustee, Bar No.: 3128256

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 18-81261

Trustee: (330420) JAMES E. STEVENS

Case Name: OUTTEN III, ALLEN EARL
OUTTEN, HELEN MARGARET

Filed (f) or Converted (c): 06/13/18 (f)

§341(a) Meeting Date: 07/24/18

Period Ending: 01/21/19

Claims Bar Date: 11/23/18

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	10825 Edison Rd, Machesney Park, IL	Unknown	0.00	0.00	FA
2	2016 Jayco Travel Trailer	48,000.00	0.00	0.00	FA
3	2011 GMC Sierra C15 2WD	10,000.00	5,200.00	5,200.00	FA
4	2015 Chevrolet Malibu	11,800.00	0.00	0.00	FA
5	household furnishings	3,500.00	0.00	0.00	FA
6	laptop computer	100.00	0.00	0.00	FA
7	paintings	2,500.00	0.00	0.00	FA
8	12 gage shot gun	150.00	0.00	0.00	FA
9	9MM	100.00	0.00	0.00	FA
10	40 Cal Auto	150.00	0.00	0.00	FA
11	misc clothing	200.00	0.00	0.00	FA
12	misc clothing	500.00	0.00	0.00	FA
13	misc jewelry	600.00	0.00	0.00	FA
14	Cash	20.00	0.00	0.00	FA
15	Checking Account: BMO Harris	450.00	0.00	0.00	FA
16	Checking Account: JP Morgan Chase	20.57	0.00	0.00	FA
17	Checking Account: USAA	0.00	0.00	0.00	FA
18	401(k) or Similar Plan: Wells Fargo	11,580.00	0.00	0.00	FA
19	IRA: Horter Investment Management	14,551.31	0.00	0.00	FA
20	IRA - Voya Financial (u) See Amended Schedules filed 7/27/18.	3,283.00	0.00	0.00	FA
21	IRA - Voya Financial (u) See Amended Schedules filed 7/27/18.	175.53	0.00	0.00	FA
21	Assets Totals (Excluding unknown values)	\$107,680.41	\$5,200.00	\$5,200.00	\$0.00

Major Activities Affecting Case Closing:

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 18-81261	Trustee: (330420)	JAMES E. STEVENS
Case Name: OUTTEN III, ALLEN EARL	Filed (f) or Converted (c): 06/13/18 (f)	
OUTTEN, HELEN MARGARET	§341(a) Meeting Date: 07/24/18	
Period Ending: 01/21/19	Claims Bar Date: 11/23/18	

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): January 14, 2019

Current Projected Date Of Final Report (TFR): January 14, 2019 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 18-81261

Case Name: OUTTEN III, ALLEN EARL
OUTTEN, HELEN MARGARET

Taxpayer ID #: **-***7186

Period Ending: 01/21/19

Trustee: JAMES E. STEVENS (330420)

Bank Name: Rabobank, N.A.

Account: *****5666 - Checking Account

Blanket Bond: \$2,827,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/11/18	{3}	Helen M. Outten	non-exempt interest in the 2011 GMC Sierra	1129-000	5,200.00		5,200.00
09/28/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		5.00	5,195.00
10/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		5.00	5,190.00
11/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		5.00	5,185.00
12/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		5.00	5,180.00
01/04/19		Rabobank, N.A.	Bank and Technology Services Fee Adjustment	2600-000		-5.00	5,185.00

ACCOUNT TOTALS	5,200.00	15.00	\$5,185.00
Less: Bank Transfers	0.00	0.00	
Subtotal	5,200.00	15.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$5,200.00	\$15.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****5666	5,200.00	15.00	5,185.00
	5,200.00	15.00	5,185.00

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Exhibit C

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Case: 18-81261 OUTTEN III, ALLEN EARL

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Admin Ch. 7 Claims:								
	06/13/18	200	Barrick, Switzer, Long, Balsley & Van Evera 6833 Stalter Drive Rockford, IL 61108 <3210-00 Attorney for Trustee Fees (Other Firm)>	747.50	747.50	0.00	747.50	747.50
	06/13/18	200	JAMES E. STEVENS 6833 Stalter Drive Rockford, IL 61108 <2100-00 Trustee Compensation>	1,270.00	1,270.00	0.00	1,270.00	1,270.00
Total for Priority 200: 100% Paid				\$2,017.50	\$2,017.50	\$0.00	\$2,017.50	\$2,017.50
Total for Admin Ch. 7 Claims:				\$2,017.50	\$2,017.50	\$0.00	\$2,017.50	\$2,017.50
Unsecured Claims:								
1	08/27/18	610	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 <7100-00 General Unsecured § 726(a)(2)>	672.66	672.66	0.00	672.66	26.98
2	08/30/18	610	US Cellular by American InfoSource as agent PO Box 248838 Oklahoma City, OK 73124-8838 <7100-00 General Unsecured § 726(a)(2)>	386.92	386.92	0.00	386.92	15.52
3	08/30/18	610	Northstar Credit Unoin 3S555 Winfield Rd Warrenville, IL 60144 <7100-00 General Unsecured § 726(a)(2)>	18,332.32	18,332.32	0.00	18,332.32	735.26
4	08/30/18	610	First National Bank of Omaha 1620 Dodge Street, Stop code 3105 Omaha, NE 68197 <7100-00 General Unsecured § 726(a)(2)>	4,555.45	4,555.45	0.00	4,555.45	182.71
5	09/06/18	610	Capital One, N.A. PO Box 71083 Charlotte, NC 28272-1083 <7100-00 General Unsecured § 726(a)(2)>	1,260.67	1,260.67	0.00	1,260.67	50.56
6	09/06/18	610	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083 <7100-00 General Unsecured § 726(a)(2)>	2,154.12	2,154.12	0.00	2,154.12	86.40
7	09/06/18	610	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083 <7100-00 General Unsecured § 726(a)(2)>	3,084.97	3,084.97	0.00	3,084.97	123.73

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Case: 18-81261 OUTTEN III, ALLEN EARL

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
8	09/11/18	610	ACAR Leasing LTD d/b/a GM Financial Leasing POB 183853 Arlington, TX 76096 <7100-00 General Unsecured § 726(a)(2)>	853.23	853.23	0.00	853.23	34.22
9	10/02/18	610	Fair Square Financial LLC Resurgent Capital Services PO Box 10368 Greenville, SC 29603-0368 <7100-00 General Unsecured § 726(a)(2)>	2,936.41	2,936.41	0.00	2,936.41	117.77
10	10/02/18	610	PYOD, LLC its successors and assigns as assignee of MHC Receivables, LLC and FNBM, LLC Resurgent Capital Services, PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)>	1,125.40	1,125.40	0.00	1,125.40	45.14
11	10/02/18	610	MERRICK BANK Resurgent Capital Services PO Box 10368 Greenville, SC 29603-0368 <7100-00 General Unsecured § 726(a)(2)> See Amended Claim No. 11-2 filed October 24, 2018.	1,704.09	0.00	0.00	0.00	0.00
11 -2	10/02/18	610	MERRICK BANK Resurgent Capital Services PO Box 10368 Greenville, SC 29603-0368 <7100-00 General Unsecured § 726(a)(2)>	1,704.09	1,704.09	0.00	1,704.09	68.35
12	10/03/18	610	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>	1,392.09	1,392.09	0.00	1,392.09	55.83
13	10/04/18	610	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>	844.57	844.57	0.00	844.57	33.87
14	10/18/18	610	Quantum3 Group LLC as agent for Velocity Investments LLC PO Box 788 Kirkland, WA 98083-0788 <7100-00 General Unsecured § 726(a)(2)>	13,268.67	13,268.67	0.00	13,268.67	532.17
15	10/19/18	610	Verizon by American InfoSource as agent PO Box 248838 Oklahoma City, OK 73124-8838 <7100-00 General Unsecured § 726(a)(2)>	3,863.77	3,863.77	0.00	3,863.77	154.96

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Case: 18-81261 OUTTEN III, ALLEN EARL

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
16	10/30/18	610	LVNV Funding, LLC its successors and assigns as Avant Capital Partnership I Trust Resurgent Capital Services,PO Box 10587 Greenville, SC 29603-0587 <7100-00 General Unsecured § 726(a)(2)>	9,392.20	9,392.20	0.00	9,392.20	376.69
17	10/31/18	610	CREDIT FIRST NA PO BOX 818011 CLEVELAND, OH 44181 <7100-00 General Unsecured § 726(a)(2)>	573.21	573.21	0.00	573.21	22.99
18	11/13/18	610	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788 <7100-00 General Unsecured § 726(a)(2)>	525.14	525.14	0.00	525.14	21.06
19	11/14/18	610	Rockford Mercantile Agency 2502 S Alpine Rd Rockford, IL 61108-7813 <7100-00 General Unsecured § 726(a)(2)>	4,011.95	4,011.95	0.00	4,011.95	160.91
20	11/15/18	610	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41031 Norfolk, VA 23541 <7100-00 General Unsecured § 726(a)(2)>	289.83	289.83	0.00	289.83	11.62
21	11/19/18	610	PYOD, LLC its successors and assigns as assignee of Synchrony Bank Resurgent Capital Services,PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)>	2,949.47	2,949.47	0.00	2,949.47	118.29
22	11/19/18	610	PYOD, LLC its successors and assigns as assignee of Synchrony Bank Resurgent Capital Services,PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)>	2,600.21	2,600.21	0.00	2,600.21	104.29
23	11/19/18	610	PYOD, LLC its successors and assigns as assignee of Synchrony Bank Resurgent Capital Services,PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)>	919.45	919.45	0.00	919.45	36.88
24	11/19/18	610	PYOD, LLC its successors and assigns as assignee of Synchrony Bank Resurgent Capital Services,PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)>	265.83	265.83	0.00	265.83	10.66

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Case: 18-81261 OUTTEN III, ALLEN EARL

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
25	11/19/18	610	PYOD, LLC its successors and assigns as assignee of Synchrony Bank Resurgent Capital Services,PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)>	281.53	281.53	0.00	281.53	11.29
26	11/19/18	610	PYOD, LLC its successors and assigns as assignee of Synchrony Bank Resurgent Capital Services,PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)>	421.04	421.04	0.00	421.04	16.89
27	11/19/18	610	PYOD, LLC its successors and assigns as assignee of Synchrony Bank Resurgent Capital Services,PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)>	310.64	310.64	0.00	310.64	12.46
Total for Priority 610: 4.01072% Paid				\$80,679.93	\$78,975.84	\$0.00	\$78,975.84	\$3,167.50
28	11/26/18	620	Citibank, N.A. Payment Center 4740 121st Street Urbandale, IA 50323 <7200-00 Tardy General Unsecured § 726(a)(3)>	19,574.48	19,574.48	0.00	19,574.48	0.00
Priority 620: 0% Paid								
Total for Unsecured Claims:				\$100,254.41	\$98,550.32	\$0.00	\$98,550.32	\$3,167.50
Total for Case :				\$102,271.91	\$100,567.82	\$0.00	\$100,567.82	\$5,185.00

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 18-81261

Case Name: OUTTEN III, ALLEN EARL

Trustee Name: JAMES E. STEVENS

Balance on hand: \$ 5,185.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 5,185.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JAMES E. STEVENS	1,270.00	0.00	1,270.00
Attorney for Trustee, Fees - Barrick, Switzer, Long, Balsley & Van Evera	747.50	0.00	747.50

Total to be paid for chapter 7 administration expenses: \$ 2,017.50

Remaining balance: \$ 3,167.50

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 3,167.50

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 3,167.50

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 78,975.84 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 4.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	672.66	0.00	26.98
2	US Cellular	386.92	0.00	15.52
3	Northstar Credit Union	18,332.32	0.00	735.26
4	First National Bank of Omaha	4,555.45	0.00	182.71
5	Capital One, N.A.	1,260.67	0.00	50.56
6	Capital One Bank (USA), N.A.	2,154.12	0.00	86.40
7	Capital One Bank (USA), N.A.	3,084.97	0.00	123.73
8	ACAR Leasing LTD	853.23	0.00	34.22
9	Fair Square Financial LLC	2,936.41	0.00	117.77
10	PYOD, LLC its successors and assigns as assignee	1,125.40	0.00	45.14
11	MERRICK BANK	0.00	0.00	0.00
11 -2	MERRICK BANK	1,704.09	0.00	68.35
12	American Express National Bank	1,392.09	0.00	55.83
13	American Express National Bank	844.57	0.00	33.87
14	Quantum3 Group LLC as agent for	13,268.67	0.00	532.17
15	Verizon	3,863.77	0.00	154.96
16	LVNV Funding, LLC its successors and assigns as	9,392.20	0.00	376.69
17	CREDIT FIRST NA	573.21	0.00	22.99
18	Quantum3 Group LLC as agent for	525.14	0.00	21.06
19	Rockford Mercantile Agency	4,011.95	0.00	160.91
20	Synchrony Bank	289.83	0.00	11.62

21	PYOD, LLC its successors and assigns as assignee	2,949.47	0.00	118.29
22	PYOD, LLC its successors and assigns as assignee	2,600.21	0.00	104.29
23	PYOD, LLC its successors and assigns as assignee	919.45	0.00	36.88
24	PYOD, LLC its successors and assigns as assignee	265.83	0.00	10.66
25	PYOD, LLC its successors and assigns as assignee	281.53	0.00	11.29
26	PYOD, LLC its successors and assigns as assignee	421.04	0.00	16.89
27	PYOD, LLC its successors and assigns as assignee	310.64	0.00	12.46

Total to be paid for timely general unsecured claims: \$ 3,167.50
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 19,574.48 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
28	Citibank, N.A.	19,574.48	0.00	0.00

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00